

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi-74000

Subject: ANNOUNCEMENT -
FINANCIAL RESULTS OF THE BANK FOR THE YEAR ENDED DECEMBER 31, 2024.

Dear Sir,

We are pleased to inform you that the Board of Directors ("BoD") of Samba Bank Limited ("SBL") in its meeting held on Wednesday, March 12, 2025, have approved the financial results of the Bank for the year ended December 31, 2024, and recommended the following:

- (i) **CASH DIVIDEND**
Nil
- (ii) **BONUS SHARES**
Nil
- (iii) **RIGHT SHARES**
Nil
- (iv) **ANY OTHER ENTITLEMENT / CORPORATE ACTION**
Nil
- (v) **ANY OTHER PRICE SENSITIVE INFORMATION**
Nil

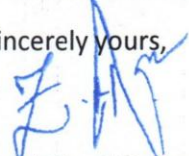
The financial results of Samba Bank Limited are attached as Annexure-A:

Further, kindly note that the 22nd (Twenty-Second) Annual General Meeting of Samba Bank Limited ("SBL") will be held on Thursday, April 17, 2025 at 11:00 am (PST) at Islamabad as well as through Zoom video conferencing, to transact the business.

Accordingly, the Share Transfer Books of the Bank will remain closed from **10-04-2025** to **17-04-2025** (both days inclusive). Transfer received in order at Bank's Registrar, M/s. Famco Share Registration Services (Pvt.) Limited, 8-F, near Hotel Faran, Nursery, Block-6, P.E.C.H.S, Shahrah-e-Faisal, Karachi, up to close of business on **09-04-2025** will be considered in time for the purpose of Annual General Meeting.

The Annual Financial Statement of Samba Bank Limited ("SBL") for the year ended December 31, 2024, will be transmitted through PUCARS separately, within the specified time.

Sincerely yours,


Syed Zia-ul-Husnain Shamsi
Company Secretary

cc:

The Director/HOD Surveillance,
Supervision and Enforcement Department
Securities & Exchange Commission of Pakistan
NIC Building, Jinnah Avenue,
Islamabad.

SAMBA BANK LIMITED
STATEMENT OF PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2024

ANNEXURE A

	2024	2023
	(Rupees in '000)	
Mark-up / return / interest earned	28,720,686	28,705,206
Mark-up / return / interest expensed	(21,394,922)	(20,604,024)
Net mark-up / return / interest income	7,325,764	8,101,182
NON MARK-UP / INTEREST INCOME		
Fee and commission income	365,083	379,434
Dividend income	69,069	60,624
Foreign exchange income	1,009,735	1,143,636
Gain / (loss) on securities	212,255	(399,968)
Other income	31,027	24,672
Total non mark-up / interest income	1,687,169	1,208,398
Total income	9,012,933	9,309,580
NON MARK-UP / INTEREST EXPENSES		
Operating expenses	(5,295,984)	(4,764,920)
Workers' welfare fund	(55,000)	(65,000)
Other charges	(280)	(135)
Total non mark-up / interest expenses	(5,351,264)	(4,830,055)
Profit before credit loss allowance / provisions	3,661,669	4,479,525
Credit loss allowance / provisions / reversals and write offs - net	(1,757,945)	(2,286,206)
Other expense - levy	(354,000)	-
PROFIT BEFORE TAXATION	1,549,724	2,193,319
Taxation	(850,392)	(958,023)
PROFIT AFTER TAXATION	699,332	1,235,296
	(Rupees)	
Earnings per share - basic and diluted	0.694	1.225